

Plan is on its way to my district to keep frontline public workers on the payroll; that \$50 million is coming to my district to help our colleges, universities, and their students recover from this horrible pandemic; and that advance monthly child tax credit payments—a tax cut for working families with children—stand to benefit 126,000 children in my district alone.

These are more than just numbers on a page. They represent the promise of life returning to this country as part of the American Rescue Plan which has put checks back in pockets, put people back in jobs, put the shots in the arms, and put our kids back in the schools.

This is the American Rescue Plan, and it is working.

□ 1215

#### HONORING THE SERVICE OF JEFF HENDRED

(Mrs. MILLER-MEEKS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. MILLER-MEEKS. Mr. Speaker, I rise today to recognize a man from Iowa's Second Congressional District for his countless hours of service to our community.

Recently, Wilson Elementary School principal and Polar Xpress frozen yogurt shopowner Jeff Hendred, from my hometown of Ottumwa, was awarded the President's Volunteer Service Award by the United Way of Wapello County.

The volunteer service award is given to honor individuals who have gone above and beyond to leave a positive impact in their community and for inspiring others to pay it forward through community service of their own.

Jeff was instrumental in coordinating the annual celebration of Dr. Martin Luther King, Jr., and has dedicated countless hours to the Emergency Youth Food Program.

It is truly inspiring, and I am incredibly thankful to have Jeff in Ottumwa.

With over 20 years of service in Ottumwa's schools, Jeff has the important job of being a role model and teacher to hundreds of students, and his service to the Ottumwa community sets a great example for our next generation of community leaders.

I could not be prouder to represent Jeff in Congress, his first Congresswoman from Ottumwa, and to call him and his wife, Sandra, a friend.

#### CONNECTING PEOPLE TO JOBS THROUGH INFRASTRUCTURE INVESTMENTS

(Mr. AUCHINCLOSS asked and was given permission to address the House for 1 minute.)

Mr. AUCHINCLOSS. Mr. Speaker, I rise today in support of investing in our infrastructure with bold strokes and smart policy. We have a once-in-a-

generation opportunity to provide mobility for all Americans. We must harness it.

Making our economy more sustainable, productive, and fair means upgrading the way people from all backgrounds and ZIP Codes access jobs, goods, and services.

As a member of the Transportation and Infrastructure Committee, I am working with my colleagues to expand access to reliable and convenient buses, provide grants for on-demand transit to fill transit deserts, and build complete streets that ensure pedestrian safety, encourage the use of bicycles and other micromobility with protected lanes, and improve the handling of stormwater. Transportation is about bridges, ports, and roads, yes, but it must foundationally be about connecting people to jobs and services across all modalities. I look forward to advancing these priorities in forthcoming legislation.

#### STANDING WITH ISRAEL

(Mr. JORDAN asked and was given permission to address the House for 1 minute.)

Mr. JORDAN. Mr. Speaker, the continuing attacks on Israeli civilians by Hamas militants in the Gaza Strip are a shocking reminder that Israel's very existence has been threatened throughout its seven decades as a nation. We strongly condemn these attacks and the terror campaign being waged against our Israeli allies.

As a sovereign country, Israel not only has the right but the responsibility to protect its own citizens. No nation could be expected to withstand these assaults without acting in its own defense.

Even in its military response, under constant threat of further attacks, with air raid sirens driving hundreds of thousands of Israelis to bomb shelters, Israel has shown remarkable restraint. Hamas has certainly not.

Prime Minister Benjamin Netanyahu's government should have the full support of this Congress and this President as it works to end the waves of terror coming out of Gaza. As the Prime Minister said in this Chamber 10 years ago, "Israel is the one anchor of stability" in the Middle East.

Mr. Speaker, we must continue to stand shoulder-to-shoulder with Israel, united against all threats to its peace, stability, and its very existence.

#### HONORING FALLEN OFFICERS FROM PUERTO RICO

(Miss GONZÁLEZ-COLÓN asked and was given permission to address the House for 1 minute.)

Miss GONZÁLEZ-COLÓN. Mr. Speaker, I stand with Israel.

Today, in National Police Week, I rise to recognize our municipal, State, and Federal law enforcement officers in Puerto Rico and their commitment to public safety.

I also rise to honor those brave officers from the island who lost their lives in the line of duty during the past year.

From the Puerto Rico Police Bureau: Captain Roberto Rodriguez-Hernandez, Lieutenants Jose Garcia-Vazquez and Juan Rivera-Padua, Sergeants Miguel Martinez-Ortiz, Ricardo Perez-Ortiz, Mayra Rodriguez-Burgado, Juan Ramirez-Padilla, Luis Marrero-Diaz, and Juan Rosado-Lopez.

From the Carolina Municipal Police Department: Sergeants Eliezer Hernandez-Cartagena and Luis Salaman-Conde.

We are eternally grateful to those officers who made the ultimate sacrifice while protecting their communities.

Let's back the blue.

#### MARKING NATIONAL POLICE WEEK

(Mr. NEHLS asked and was given permission to address the House for 1 minute.)

Mr. NEHLS. Mr. Speaker, it is National Police Week. After serving in law enforcement for over 30 years, I can think of no better story to share today than the story of my family's more than 110 years of law enforcement service.

It all started with my father, Edwin Nehls, who, after returning home from Korea as the recipient of the Distinguished Service Cross, began serving with the Dodge County Sheriff's Office in the State of Wisconsin. He served for over two decades, starting as a traffic deputy and eventually working his way to serving as the elected sheriff, a position he held for 8 years.

My older brother Todd Nehls served in the Dodge County Sheriff's Office for 34 years, serving more than 10 of those years as the elected sheriff.

And my identical twin brother, Trevor Nehls, served in law enforcement for over 30 years in Fort Bend County, Texas, starting in the early 1990s. He just retired in March of this year after a successful career.

I could not be more proud of my father and brothers' service.

#### BIDEN ECONOMIC POLICIES JEOPARDIZE LIVELIHOODS

(Mr. C. SCOTT FRANKLIN of Florida asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. C. SCOTT FRANKLIN of Florida. Mr. Speaker, I rise today because businesses are getting hammered by the destructive economic policies of the Biden administration.

I just returned from my district in Florida, where, despite an overall strong economy, local business owners are struggling to find employees. Whether it is our local builders' association, manufacturers like Tampa Armature Works, food producers at RollinGreens, hospitals, or my favorite restaurants, this problem exists across every business sector.

It defies all principles of free-market economics that we see “help wanted” signs in shop windows across America the same day the Biden administration posted one of the worst jobs reports in recent memory.

Why is that? At a time when over 150 million Americans have received vaccinations, and we are finally emerging from the pandemic, why is the economy going in the wrong direction at an accelerating rate?

It is simple. Biden administration policies are incentivizing people to remain out of the workforce. Our government should be encouraging people to work, not implementing policies that jeopardize the livelihoods of Americans.

#### SAYING YES TO MOVING FORWARD TOGETHER

(Mr. RYAN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RYAN. Mr. Speaker, we are at a crossroads coming out of this pandemic. We are either going to decide, as a country, whether we are going to move forward together, or we are going to double down on the past and the bad economy.

In the rescue package, 2.3 million Ohioan children will get \$3,000 or \$3,600 to stabilize themselves, to pull them out of poverty. And the Republicans said no.

We had pension reform in that. Forty-thousand Ohioans will now be made whole instead of losing half their pension. Republicans said no.

We want to do infrastructure. Republicans said no.

We want money for State and local governments for hazard pay. Republicans say no.

Mr. Speaker, if we removed the word “no” from the vocabulary of the people of the United States, the Republicans would be speechless.

#### RESPECTING SERVICE OF FIRST RESPONDERS

(Mr. BILIRAKIS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BILIRAKIS. Mr. Speaker, I rise today to acknowledge National Police Week.

There have been 124 police officers killed in the line of duty this year, unfortunately, including two of my constituents, Deputy Michael Magli and Master Patrol Officer Jesse Madsen.

I went to the funeral services of our heroes, Mr. Speaker, and shared the anguish of their loved ones. They leave behind a distinguished legacy of service and sacrifice that deserves to be honored.

This week, I was proud to cosponsor legislation that would increase penalties for crimes targeting law enforcement and strengthen funding for law enforcement programs.

Law enforcement has faced unrelenting political attacks as part of the defund the police movement. This is a dangerous proposition that has already proven to leave communities less safe. I respect, of course, the service and sacrifices of our first responders, and I will continue to support them.

#### HONORING ALL MEN AND WOMEN IN BLUE

(Mr. MEUSER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MEUSER. Mr. Speaker, I rise today, during this National Police Week, to honor and thank all men and women in blue who dutifully protect and serve our communities.

Public safety is the most important factor in quality of life. In recent years, antipolice rhetoric and violence have increased dramatically. In 2020 alone, 128 police officers were fallen and died in the line of duty, one of the deadliest in history for law enforcement.

Fully aware of these dangers, more than 800,000 brave police officers across America still faithfully put their lives on the line to protect each of us every day. That is 0.25 percent who protects all the rest.

On Tuesday, I was honored to join police officers from Lebanon County, in my district, at a ceremony honoring officers who made the ultimate sacrifice. I thank Pier Hess Graf, the Lebanon County district attorney, for handling, running, and emceeding the event.

I joined many Republican colleagues this morning on a bike rally led by Leader MCCARTHY to the National Law Enforcement Officers Memorial, where we honored our Nation's fallen police officers.

As the son of a police officer, Detective Stanley Meuser, I know well the tremendous sacrifices our police officers and their loved ones make. This week, and always, we all owe our police officers and their families all of our support.

#### COMPREHENSIVE DEBT COLLECTION IMPROVEMENT ACT

Ms. WATERS. Mr. Speaker, pursuant to House Resolution 380, I call up the bill (H.R. 2547) to expand and enhance consumer, student, servicemember, and small business protections with respect to debt collection practices, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore (Mr. STANTON). Pursuant to House Resolution 380, the amendment in the nature of a substitute recommended by the Committee on Financial Services, printed in the bill, modified by the amendment printed in part A of House Report 117-29, is adopted and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 2547

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) *SHORT TITLE.*—This Act may be cited as the “Comprehensive Debt Collection Improvement Act”.

(b) *TABLE OF CONTENTS.*—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

#### TITLE I—SMALL BUSINESS LENDING FAIRNESS ACT

Sec. 101. Short title.

Sec. 102. Obligor transactions.

Sec. 103. Enforcement of security interests.

#### TITLE II—FAIR DEBT COLLECTION PRACTICES FOR SERVICEMEMBERS ACT

Sec. 201. Short title.

Sec. 202. Enhanced protection against debt collector harassment of servicemembers.

Sec. 203. GAO study and report.

#### TITLE III—PRIVATE LOAN DISABILITY DISCHARGE ACT

Sec. 301. Short title.

Sec. 302. Protections for obligors and cosigners in case of death or total and permanent disability.

#### TITLE IV—CONSUMER PROTECTION FOR MEDICAL DEBT COLLECTIONS ACT

Sec. 401. Short title.

Sec. 402. Amendments to the Fair Debt Collection Practices Act.

Sec. 403. Prohibition on consumer reporting agencies reporting certain medical debt.

Sec. 404. Requirements for furnishers of medical debt information.

#### TITLE V—ENDING DEBT COLLECTION HARASSMENT ACT

Sec. 501. Short title.

Sec. 502. Consumer protections relating to debt collection practices.

#### TITLE VI—STOP DEBT COLLECTION ABUSE ACT

Sec. 601. Short title.

Sec. 602. Definitions.

Sec. 603. Debt collection practices for debt collectors hired by Federal agencies.

Sec. 604. Unfair practices.

Sec. 605. GAO study and report.

#### TITLE VII—DEBT COLLECTION PRACTICES HARMONIZATION ACT

Sec. 701. Short title.

Sec. 702. Award of damages.

Sec. 703. Prohibition on the referral of emergency individual assistance debt.

#### TITLE VIII—NON-JUDICIAL FORECLOSURE DEBT COLLECTION CLARIFICATION ACT

Sec. 801. Short title.

Sec. 802. Enforcement of security interests.

#### TITLE IX—MISCELLANEOUS PROVISIONS

Sec. 901. Discretionary surplus funds.

Sec. 902. Effective date.

#### TITLE I—SMALL BUSINESS LENDING FAIRNESS ACT

##### SEC. 101. SHORT TITLE.

This title may be cited as the “Small Business Lending Fairness Act”.

##### SEC. 102. OBLIGOR TRANSACTIONS.

(a) *IN GENERAL.*—Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by adding at the end the following:

##### “§ 140B. Unfair credit practices

“(a) *IN GENERAL.*—In connection with the extension of credit or creation of debt in or affecting commerce, as defined in section 4 of the Federal Trade Commission Act (15 U.S.C. 44), including any advance of funds or sale or assignment of future income or receivables that may or